

United States Bankruptcy Court
Northern District of Ohio

In re **James R Majewski,**
Nichole R Majewski

Debtors

Case No. **09-36626**

Chapter **13**

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	75,000.00		
B - Personal Property	Yes	4	59,170.78		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		161,787.07	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		180,386.71	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			5,249.20
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,163.00
Total Number of Sheets of ALL Schedules		22			
Total Assets			134,170.78		
Total Liabilities				342,173.78	

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STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	152,169.88
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	152,169.88

State the following:

Average Income (from Schedule I, Line 16)	5,249.20
Average Expenses (from Schedule J, Line 18)	4,163.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	6,940.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		33,561.94
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		180,386.71
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		213,948.65

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Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxx8753			Opened 1/01/04 Last Active 7/01/09					
1st Source B			First Mortgage					
100 N Michigan St P O Box 149			Single Family Home at 118 W. Main St.					
South Bend, IN 46601		H	Oak Harbor, Ohio 43449				92,377.00	17,377.00
			Value \$ 75,000.00					
Account No. xxxxxx9418			Opened 5/01/07 Last Active 8/01/09					
Chrysler			Chattel					
27777 Franklin Rd		J	2008 Dodge Avenger				19,872.00	0.00
Southfield, MI 48034-2337			Value \$ 19,872.00					
Account No. x6539			Opened 3/30/07 Last Active 7/28/09					
Fifth Third Bank			Chattel					
Fifth Third Center		J	2007 Dodge Nitro				25,353.13	0.00
Cincinnati, OH 45263			Value \$ 25,353.13					
Account No. xxxxxxx0471			Opened 6/01/08 Last Active 7/01/09					
Hsbc/Kawas			Purchase Money Security					
Pob 15521		H	Kawasaki jet ski				9,783.00	2,783.00
Wilmington, DE 19805			Value \$ 7,000.00					
Subtotal							147,385.13	20,160.00
(Total of this page)								

1 continuation sheets attached

In re **James R Majewski,
Nichole R Majewski**Case No. **09-36626**

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxxx7485			Opened 2/18/08 Last Active 6/23/09					
Hsbc/Rs 90 Christiana Rd New Castle, DE 19720		H	Purchase Money Security HP lap top computer purchased in 2007					
			Value \$ 500.00				2,054.94	1,554.94
Account No. xx6823			Opened 5/01/03 Last Active 6/01/09					
Kay Jewelers 375 Ghent Rd Akron, OH 44333		H	Goods purchased at Kay Jewellers - earrings					
			Value \$ 500.00				2,000.00	1,500.00
Account No. xxxx5298			Opened 4/01/04 Last Active 7/01/09					
Ntl Bk Oakhb 147 W Water Oak Harbor, OH 43449		H	HELOC Single Family Home at 118 W. Main St. Oak Harbor, Ohio 43449					
			Value \$ 75,000.00				10,347.00	10,347.00
Account No.								
			Value \$					
Account No.								
			Value \$					

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Secured ClaimsSubtotal
(Total of this page)**14,401.94****13,401.94**Total
(Report on Summary of Schedules)**161,787.07****33,561.94**

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Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) -
AMENDED**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	1,000.00
a. Are real estate taxes included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:		\$	350.00
a. Electricity and heating fuel		\$	45.00
b. Water and sewer		\$	0.00
c. Telephone		\$	250.00
d. Other See Detailed Expense Attachment		\$	
3. Home maintenance (repairs and upkeep)		\$	150.00
4. Food		\$	620.00
5. Clothing		\$	150.00
6. Laundry and dry cleaning		\$	30.00
7. Medical and dental expenses		\$	140.00
8. Transportation (not including car payments)		\$	400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	50.00
10. Charitable contributions		\$	20.00
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	0.00
a. Homeowner's or renter's		\$	10.00
b. Life		\$	0.00
c. Health		\$	98.00
d. Auto		\$	0.00
e. Other		\$	
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)		\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)			
a. Auto		\$	0.00
b. Other Anticipated car payment #1		\$	350.00
c. Other Anticipated car payment #2		\$	375.00
14. Alimony, maintenance, and support paid to others		\$	0.00
15. Payments for support of additional dependents not living at your home		\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
17. Other personal items		\$	75.00
Other pet expenses		\$	50.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ **4,163.00**

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

Debtors surrendered their home and are currently renting a house for \$1,000/month.

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	5,249.20
b. Average monthly expenses from Line 18 above	\$	4,163.00
c. Monthly net income (a. minus b.)	\$	1,086.20

In re **James R Majewski**
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Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED
Detailed Expense Attachment**Other Utility Expenditures:**

cable/internet	\$	90.00
cell phones	\$	160.00
Total Other Utility Expenditures	\$	250.00

**United States Bankruptcy Court
Northern District of Ohio
Western Division**

In James Majewski
re Nichole Majewski

Debtor(s)

Case
No. **09-36626**

Chapter 13

Judge Whipple

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

Amended Schedules D and J, and Form 6

I declare under penalty of perjury that I have read the foregoing *Amended Schedules D/J and Form 6* and that it is true and correct to the best of my knowledge, information and belief.

Date: February 18, 2010

/s/ James Majewski

/s/ Nichole Majewski

James and Nichole Majewski, Debtors

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a), I certify that notice of the filing of the amendment(s) listed above has been given this date to any and all entities affected by the amendment as follows:

James & Nichole Majewski
1547 Latcha Rd
Millbury , OH 43447

John P. Gustafson
316 N. Michigan Street
Toledo Bldg. # 501
Toledo, OH 43624

Office of the U.S. Trustee
Howard Metzenbaum U.S. Courthouse
201 Superior Avenue
Cleveland, OH 44114

Date: February 18, 2010

/s/ Adrienne M. Hines

Adrienne M. Hines 0067248

Attorney for Debtor(s)

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